

Servicemembers Civil Relief Act Notification (must be signed)

The Servicemembers Civil Relief Act (SCRA) protects persons serving on active duty from adverse consequences to their legal rights that may result from such service. Some SCRA protections apply to reservists and guardsmen called to serve on active duty. Other protections apply to members who are just entering active duty; members whom have always been on active duty; and, military dependents including spouse, children, and those you provide with more than one-half of their support. You must take action either before or during your activation to be afforded some protections, while other protections allow you to take action within 30 to 180 days after completing an active duty assignment. Yourself, a person you've delegated the ability to exercise your rights under a Power of Attorney, or an attorney, may assert your rights. You may contact any military legal assistance office with questions. The "Legal Assistance Locator" includes contact information for many military legal offices at: <http://assistance.law.af.mil/>.

The following is a listing of primary SCRA protections

Administrative or Court Proceeding: If you are involved in an administrative proceeding of any kind or a civil court case and cannot appear because of your military service, you may request an automatic 90-day delay, and request additional delays, while serving on active duty or within 90 days after completing an active duty assignment.

Automobile Lease: You may terminate an automobile lease that was entered into before: (1) being called to active duty for a period of 180 or more days; (2) receiving orders for a permanent change of duty station outside the U.S., or from a duty station outside the U.S.; or (3) deploying with a military unit for 180 days or more.

Rental Lease: You may terminate a rental lease that was entered into before: (1) being called to active duty; (2) receiving orders for a permanent change of duty station; (3) deploying with a military unit for 90 day or more; or (4) separating or retiring from the military.

Contracts: A creditor cannot terminate an installment contract for the purchase, lease or bailment of real or personal property, such as an automobile, that you entered into before serving on active duty, without a court order.

Eviction: You or your dependents cannot be eviction from your primary residence while serving on active duty without a court order. Even with a court order, evictions could be delayed 90 days.

Foreclosures and Forced Sales: A mortgagor or lien holder cannot foreclose a mortgage or enforce a lien on property you acquired before serving on active duty.

Interest Rates: On purchases you made before serving on active duty, interest-rate payments cannot be over 6%—including credit cards and mortgages but not student loans.

Insurance: Private professional, health or life insurances that you acquired before serving on active duty cannot be terminated if your military service affects your ability to pay the premiums. You may also suspend such insurances while on active duty.

Judgments: A default judgment cannot be entered against you while on active duty without a court-appointed attorney. Such judgments may be reopened within 60 days after active duty.

State & Federal Income Taxes: If active duty service materially affects your ability to pay state or federal income taxes, such taxes may be deferred. You are subject to state taxes based on your military income or other property, such as a car, only to your state of legal residency.

I have reviewed and understand this notice	Signature of service member:	Date (yyyymmdd):
I witnessed the signature to this notice	Signature of witness:	Date (yyyymmdd):